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The challenges and possibilities of sharing economy for the travel intermediaries

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Abstract

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Modern sharing economy provides various alternatives for traditional tourism products and services. Alongside with the latest digital technology, the phenomenon is expected to shape the tourism and travel industry. What the changes will be remains a topic of interest for many.

This thesis aims to investigate how sharing economy impacts tourism and travel industry from the point of view of travel intermediaries. Thus, travel agencies, tour operators and business travel agencies are the focus of this particular thesis commissioned by the Association of Finnish Travel Agents (SMAL/ AFTA), which has over 160 travel agencies, tour operators and incoming agencies.

The theoretical framework lays the grounds for understanding the sharing economy and explaining its evolution through history and digital innovations. The theoretical framework then moves on to evaluate the impacts of sharing economy from travel and tourism intermediaries' points of views with a focus on accommodation and transportation sectors to finally answer the research problem.

Qualitative research method was applied to gain profound understanding of the modern sharing economy. Altogether nine themed and semi-structured interviews were conducted between January and March 2018. The interviews were divided evenly as three interviewees were selected from each target group.

The results demonstrated that sharing economy has still a relatively low impact in the Finnish context due to the safety, responsibility and payment questions it poses. However, there had already been some customer demand for shared services in the travel and tourism distribution chain. Product comparability and review platforms were seen to shape the consumer behaviour. Time will show, if and how it will be possible to integrate sharing economy platforms to the traditional channels with the help of latest digital technology. It is evident that sharing economy both challenges as well as provides opportunities for those tourism and travel companies willing to take the leap.

The thesis project was conducted between Autumn 2017 and Spring 2018.

Keywords
Sharing economy, travel and tourism industry, tourism products & services and their consumption; distribution of travel and tourism products and services, travel intermediaries, accommodation, transportation

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1 Introduction

The thesis aims to outline the definitions, foundations and principles of collaborative economy, also referred to as sharing economy. The vast impacts of the phenomenon will be evaluated from the tourism sector's perspective, in detail from the point of view of travel agencies, tour operators and business travel agencies. The objective of the study is to outline the impacts of sharing economy on the travel and tourism intermediaries to this day and future to gain better understanding of the implications of the phenomenon. Conclusively, the thesis aims to discover expectations and perceptions of sharing economy from the perspective of the respected travel agencies, tour operators and business travel agencies. The research questions were:

1. How do travel agencies, business travel agencies and tour operators perceive sharing economy?
2. What kind of challenges does sharing economy formulate to the tourism and travel industry?
3. What possibilities does sharing economy hold for the future of travel, and is there something unique in sharing economy that could be benchmarked?

The commission for this thesis was assigned by the Association of Finnish Travel Agents (SMAL/ AFTA) in September 2017. AFTA was founded in 1940 to support the travel and tourism companies and entities of various kinds, transport and accommodation providers being the principal target group for this particular thesis. (SMAL 2018.)

> *"The Association of Finnish Travel Agents (SMAL / AFTA) is a consortium of about 160 travel agencies, tour operators and incoming agencies that drives its members' interests in relations with public authorities, legislators as well as in the field of domestic and international organizations."* (SMAL 2018)

In order to give a clear understanding of the research project, the framework for this thesis was designed to follow a logical order. Chapter 2 sets the grounds for the thesis by explaining the phenomenon, reviewing definitions and explaining the history and evolution of collaborative economy. Sharing economy in different fields of tourism, namely accommodation and transportation, will be elaborated in Chapter 3 along with relevant example companies from the fields of shared accommodation and transportation. Chapter 4 moves on to represent the tourism and travel intermediaries and their workflows. The researcher also intends to outline the traditional tourism product and service distribution chain in comparison to that of sharing economy distribution chain. Furthermore, the impacts of sharing economy will be evaluated principally in tourism sector as a whole, on consumer behaviour, perceptions, safety matters and lastly on the travel intermediaries.

2 Sharing economy as a phenomenon

This chapter presents sharing economy and its several definitions. Firstly, the process of how this phenomenon emerged is explained through the review of its history, economic development and technological innovations. In addition, the chapter investigates the presence of sharing economy in several fields of travel and tourism industry such as accommodation and transportation businesses and gives a detailed account of prominent sharing economy platforms.

2.1 Evolution of sharing economy

While sharing economy may be easily seen as a modern phenomenon, it dates back, in fact, already to the pre-urbanization era. When the main source of income was agriculture, sharing and collaborative consumption was a simple and natural part of life as people lived in the same villages their entire lives and thus the sense of community was extremely strong. (Lahti & Selosmaa 2013, 45-49.)

With time, technology allowed people to move further from their birth homes and seek better livelihoods for their families in cities. Urbanization on its behalf made humans more independent and isolated which decreased communality and sense of belongingness at the time. (Lahti & Selosmaa 2013, 45-49.) Also, Sundarajan suggests that forms of exchange, commerce and self-employment are not new innovations as such, but digital technology has simply taken us back to sharing behaviours of community-based exchange that existed in the past. (Sundarajan 2016, 30-35.) The global economic recession in 2008 had its share in the emergence of modern sharing economy; when the spending power was low, new means of business were explored further. Furthermore, increased concern on environment was driving the success of sharing economy products and services. (Cohen & Kietzmann 2014.)

The modern sharing economy as we know it was first developed in San Francisco in the United States. Followed by United States, China, South Korea, United Kingdom, Australia and the Netherlands are the most important regions for sharing economy practices. In Europe and specifically in Finland sharing economy is still relatively small in volume, however its popularity is expected to grow steadily in the fields of accommodation, transportation, finance and household services. (Harmaala et al, 2017, 19-37.)

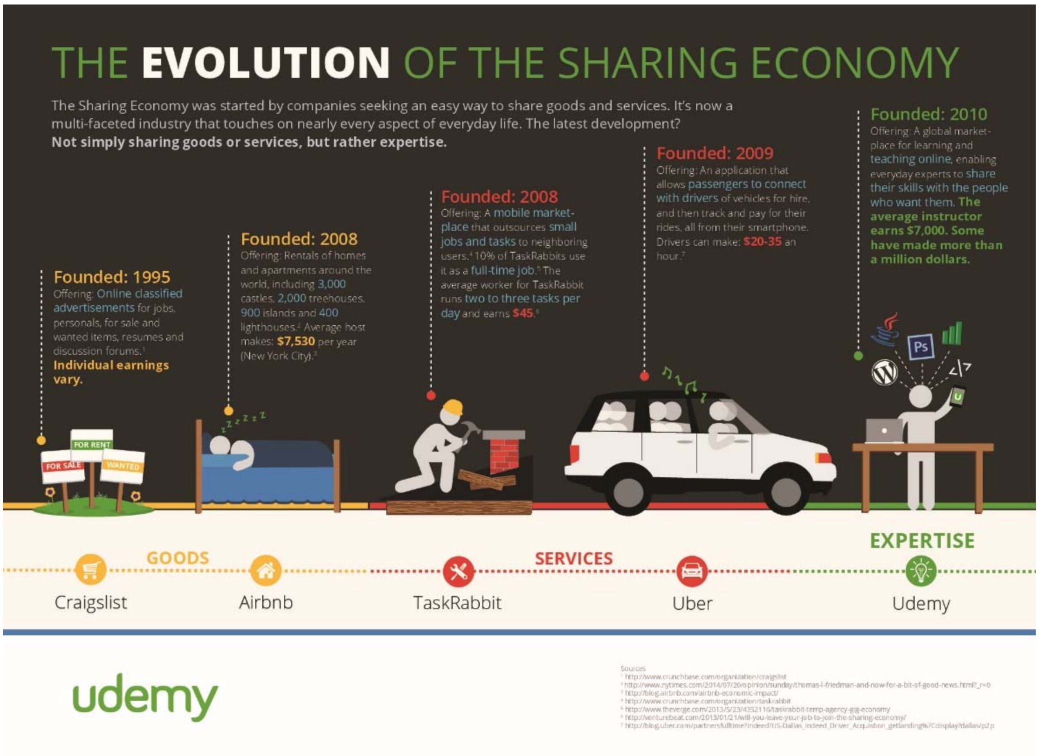

Figure 1. The evolution of the sharing economy (FBTA Presentation 2017.)

Figure 1 above demonstrates the evolution of the sharing economy from the year 1995 until 2010. Craiglist was established in 1995 as a job advertisement platform where people could also share goods and engage in online discussions in forums. Airbnb, on the other hand, was founded in 2008. Instead of goods, people were now able to share spare rooms in their houses, entire apartments, treehouses or even castles. TaskRabbit was founded on the very same year. It serves as a mobile market place where one can outsource tasks and earn additional income from performing services for others in need alongside their full-term jobs. (FBTA Presentation 2017.)

Followed by this, Uber was presented in 2009 to connect smart phone users with rides. They could hire a ride, track its location and pay for the service in the end with their smart phones. In 2010, sharing economy expanded beyond goods and services. Udemy entered the markets as a global market place for learning and teaching. Thus, experts of any given field of study could share their knowledge and expertise and make earnings by doing so. (FBTA Presentation 2017.)

As illustrated in Figure 1 above, many developments have occurred in the past 15 years in the field of sharing economy. To some extent the development has been initiated by the shift from materialism into sharing of goods in consumer behaviour when humans begun to perceive the environmental pressure followed by the extensive consumerism. Nevertheless, evolving digital technology has been the driving force that made the sharing economy possible as we know it and it keeps shaping our lives from hereafter too. (Kelly 2016, 6-7.)

Digitalisation of things, described as the process of transforming something to a digital format, (Merriam-Webster 2018) is truly changing our society in the most profound way as digitalised appliances such as smart phones have by now taken over our daily lives. Furthermore, digitalisation challenges the traditional business models as we know them. (Oskam & Boswijk 2016.) They encourage us to interact with one another in new means. Internet, on the other hand, allows people to connect and share information globally. Social media on its part has created the modern communalism and belongingness. This sense of communalism drives the peer-to-peer market where one can share and evaluate their experiences and get recognition for it. (Harmaala et al. 2017, 20-23.)

> *"The most promising trend arising from this global, mobile, and social connectivity is what thought leaders have started calling the sharing economy, describes Mark Suster, Partner at Upfront Ventures."* (Stephany 2015, xi.)

2.2 Definitions of sharing economy

While sharing economy is ever evolving, the core principles of the phenomenon include: more effective utilisation of available resources and shift from ownership to sharing and peer-to-peer reviewed platforms. (Harmaala at al. 2017, 23-26.) Sharing economy allows individuals to rent or borrow assets owned by someone else. Thus, with the access of internet, sharing economy connects the owners of assets and those seeking for these particular assets. (Investopedia 2017.)

The term sharing economy refers to communal consumerism, utilisation and production of goods and services. It is a combination of old communal habits and modern means of open communication made possible by digitalisation. Online technology allows us to share goods, resources and expertise in ways that were not accessible to us in the earlier days. (Lahti & Selosmaa, 2013, 12-16.) Thus, sharing of goods is certainly not a new phenomenon, however, application of the latest technology laid the grounds for the modern sharing economy to blossom. (Stephany 2015, 2.) Peer-to-peer economy is another way to describe the sharing phenomenon as the transactions occur between two individuals rather than on peer to business basis. At the core of sharing economy are the rating platforms where the buyer can rate the seller and vice versa. The rating possibility was another aftermath of the digital technology. (Hill 2015, 39-40.)

Sundararajan defines sharing economy as an economic system with five characteristics. Firstly, it is market-based which means that sharing economy on its behalf establishes markets for exchanging goods and services. Secondly, due to high-impact capital, sharing economy opens new opportunities where assets can be turned into time and money and this way they can be used to their full capacity. Crowd-based networks, on the other hand allow supply of capital and labour to come directly from group of individuals as a substitute for third party corporates. Lastly, sharing economy dims the distinction between personal and professional and fully employed and casual labour. Giving a ride to someone used to be a personal deed while on this day it can be purely an act of business. (Sundararajan 2016, p. 26-27.)

3 Sharing economy in different fields of travel and tourism

This chapter provides an overview of sharing economy and its role in different fields of travel and tourism. Conventionally tourism and travel services have been provided by businesses such as hotels, taxis or tour operators. The recent emergence of modern sharing economy has, however, presented new opportunities for the tourism sector specifically in the fields of transportation and accommodation both from the provider and consumer's point of view. (European Parliament 2017.)

3.1 Transportation

Peer-to-peer transportation is the biggest sharing economy business in Europe in terms of revenue. As Figure 2 demonstrates, the sector is expected to keep its consequent growth and maintain its top position amongst accommodation and on-demand household service platforms until the year of 2025. (PwC 2018.) Car manufacturers have taken initiative towards developing mobility and technology solutions and on their behalf preparing for the culmination of the industry. (Lahti & Selosmaa 2013, 119.) The pressure to protect the environment has led to a rather positive attitude towards car sharing, ridesharing and bicycle sharing. For example, an electric car is a major investment for an individual, however, when the car is purchased with the intention of leasing it for communal use, the cost is far more bearable. (Lahti & Selosmaa 2013, 82.)

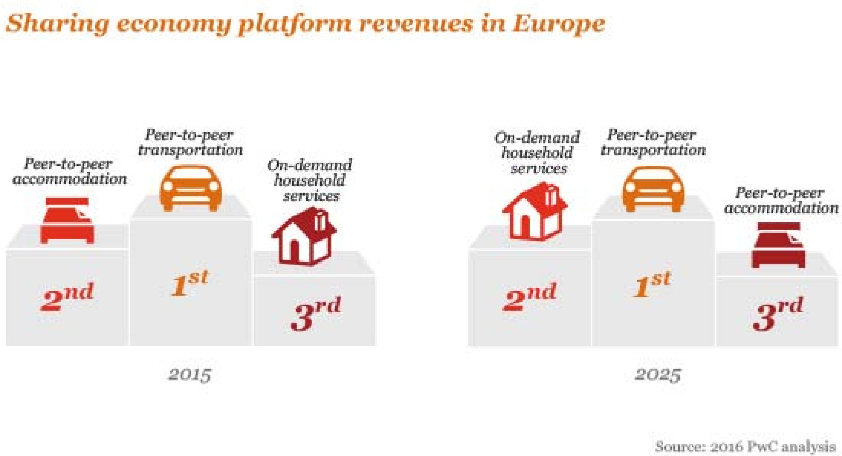

Figure 2. Sharing economy platform revenues in Europe (PwC 2018.)

Car share programmes are a mode of shared mobility which have, over the years, gained significant growth in demand with up to 600 car sharing providers worldwide. Drivers are exempted from insurance payments, gas, maintenance or parking fees, while the profits are generated by charging the customers for the use of vehicles either on timely or distance basis, or a combination of the former two options. In addition to being a flexible transportation option, car sharing provides its members with value for their time and money. (Cohen & Kietzmann 2014, 283.) Without doubt the local transportation network has experienced significant impacts due to sharing of cars:

> *"For instance, for every shared vehicle, between 9 and 13 private vehicles are removed from the roads, either by members selling a personal vehicle or postponing a planned purchase." (Cohen & Kietzmann 2014, 283.)*

Several suggested typologies for car sharing are being implemented such as business-to-customer, peer-to-peer and non-profit cooperatives. Business-to-customer sharing is based on an assumption that a company owns a fleet of cars and distributes them amongst its members. B2C car dealers include companies such as BMW, Peugeot as well as rental car brands, namely Hertz and WeCar. (Novikova 2017.) Peer-to-peer sharing model connects private individuals who rent cars with prospective drivers through web or mobile applications. Relay Rides, Flight Car and DriveNow are examples of P2P car sharing providers. (Cohen & Kietzmann. 2014, 285.) Yet another car share option is "non-profit cooperative" which has already emerged in the 1960s in Europe. (Cohen & Kietzmann. 2014, 285.) These initiatives attempt to modify driving habits instead of gaining financial profits. PhillyCarShare and Autolib are examples of such cooperatives. (Novikova, 2017.)

Another implementation of personal mobility is ridesharing. It operates according to peer-to-peer model and, therefore, connects passengers to vehicle owners based on their destinations and schedules. (Novikova 2017.) Bike sharing programmes are yet another mode of shared mobility. The modern bike sharing relies on accessibility, distinguishable bicycles and secured docking stations. Advanced radio frequency technology allows bicycles to be securely tracked for check-in and check-out which minimized the loss of bicycles on the road. Various means for bike sharing exist: public ownership, sponsorship and non-profit bikes. Some cities, such as Washington D.C have invested in bike sharing programmes themselves, and therefore they take full responsibility of the local bike sharing activity. While other bike sharing programmes are managed through sponsorship where bicycles and the docking stations are used for advertising purposes. Sponsorship based bike sharing is implemented in Helsinki city bikes, for example. Non-profit bike sharing programmes rely mainly on government subsidies and membership fees such as B-Cycle programme. (Cohen & Kietzmann 2014, 289.)

3.1.1 Uber

A major leap in the ridesharing business has been Uber. In a few years' time it has taken over 300 cities and 58 countries. Uber's fierce growth has concerned the traditional taxi companies all over the world. Travis Kalanich, CEO of Uber has initiated that Uber does not only compete against taxis and other ridesharing companies, but the entire private car ownership sector. "It's about making car ownership a thing in the past," states Kalanick. (Hill 2015, 70.) Uber connects rides with ride seekers through a mobile application in which one can track the ride, pay for it and review the experience afterwards. Otherwise, Uber could be as any other taxi company out there on the surface. (Hill 2015, 72.)

3.1.2 Lyft

Lyft is another ride-sharing mobile application relying on sharing economy, founded in 2012. It operates on a smaller scale than its competitor Uber, while it otherwise follows the very same business model. John Zimmer, the co-founder of Lyft initiated that the traditional transportation business was not emphasizing on the quality of experience and level of occupancy which both are at the core of Lyft's business agenda. (Sundararajan, A. 2016, 9-10.) Carpooling is a different implementation to ridesharing which operates in a non-profit basis; against a ride, drivers receive support for the vehicle expenses. An example of carpooling is carpooling.com. (Cohen & Kietzmann. 2014, 288.)

3.1.3 Share it Blox Car

Share it Blox Car is a peer-to-peer car renting platform operating in Finland. It represents the new means of renting a car as, in contrary to traditional car renting providers, it allows an individual car owner to rent a car to one in need. (Sitra 2018.) *"The principle of Share it Blox Car is to increase the volume of usage and financially reward the owner by covering the cost of ownership and use."* (Share It Blox Car 2018.)

3.2 Accommodation

The extensional growth of private accommodation is another phenomenon followed by the sharing economy. Challenging the professional accommodation sector including hotels, hostels, camping sites, cabin rentals and serviced apartments, private accommodation benefits from not having to comply with the industry legislations. (MaRa 2015.) Peer-to-peer accommodation attracts in terms of finance and social aspects. While, previously the target market for shared accommodation was primarily budget travellers, the wide spectrum of destinations on offer today is growing the market exponentially. The unique selling points of peer-to-peer accommodation entail individual experiences, authenticity and supporting of local entrepreneurs' network. (Visit Finland 2018.)

3.2.1 Airbnb

A driver in the field of private accommodation services has been Airbnb. It operates in over 65,000 cities and 191 countries. Airbnb joins people with one of a kind experiences, while it transforms unutilized assets into financial benefits for the hosts. In exchange of the money Airbnb guests may enjoy life as locals and connect fully with the predominant cultures. Hosts and guests are connected through a secured online selling platform which allows them to exchange messages throughout the process of sending inquiries, booking an accommodation, during the stay and after the travels to review the stay at the respective home owner's place. (Airbnb 2017.)

In comparison to hotels, Airbnb presents an opportunity to share personalised homes and experience human connection while doing so. In addition to the human encounters, Airbnb guest are privileged to stay in unconventional neighbourhoods where one would not normally have access to. (Gallagher 2017, xii-xiii.) Unlike other shared accommodation providers, yet, Airbnb has launched a corporate traveller service, where business travellers are offered top-rated homes with Wi-Fi, 24-hour check-in and premium support. The corporate stay will be charged directly from the company's accounts which saves the traveller from the hassle of presenting invoices at a later stage. (Airbnb 2018.)

3.2.2 HomeAway

HomeAway is another influencer in the home sharing business. It represents over two million vacation rental listings in 190 countries. Thus, a wide selection of vacation homes are at home seeker's reach through HomeAway's online booking system. In comparison to hotels, HomeAway provides extended privacy and memorable experiences at lower cost. (HomeAway 2017.) Unlike its competitor Airbnb, HomeAway intends to stand up its comprehensive selection of vacation rentals designed specifically for the needs of families and groups. (Mody 2016, 5.) In addition to this, HomeAway is part of Expedia Inc. brand family that own tens of tourism web providers. (HomeAway 2017.)

3.2.3 HomeExchange

With a slightly different approach, Home Exchange seeks to connect like-minded travellers with locals and provide them with authentic experiences while staying at homes free of charge. HomeExchange has 65,000 registered listings in over 150 countries. It has a record of over a million home exchanges altogether. The core business idea is to swap homes while traveling. To partake in home exchange, one must add a listing to their website, correspond with respective home owners through the online messaging system and lastly to get set to exchange homes. (HomeExchange 2017.)

Thus, section 3.2 gave examples of how sharing economy is displayed in various fields of tourism as well as provided examples of the prominent sharing platforms available today from car and bike sharing to accommodation. The next section demonstrates the business model of sharing economy.

3.3 An example of sharing economy business model

Figure 3 below illustrates the sharing economy business model where an asset is shared between two individuals: the owner of an asset and an asset seeker, person interested in lending an asset. The seeker acquires information about the available asset through peer-to-peer reviews and product descriptions displayed on websites of the service providers.

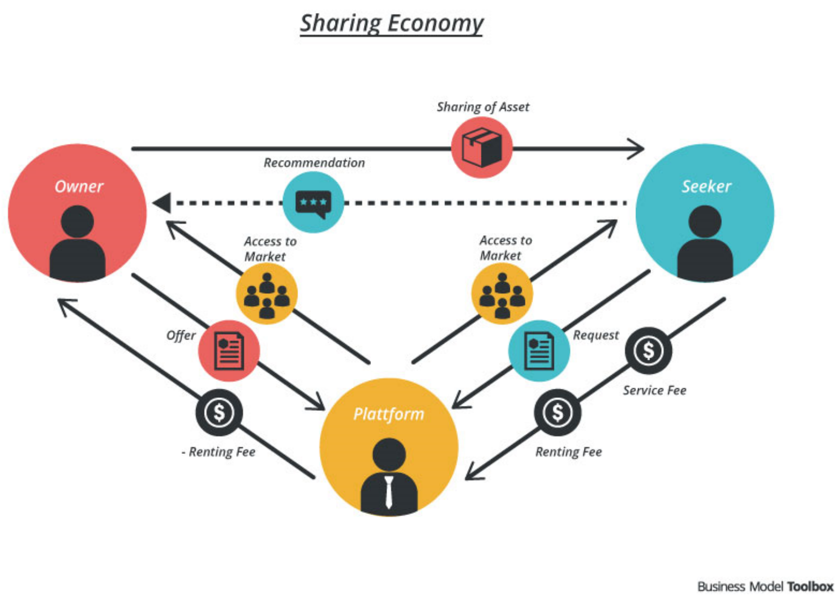

Figure 3. Sharing Economy (Toolbox 2018.)

Thus, the websites serve as a service platform for the market to which both parties have access to and through which payments are being circulated. Airbnb, for example, charges each guest 6-12% of the booking fee and 3% from each host for every successful transaction. In principal, the owner displays assets on the site, provides information and replies to queries about the service or product, while a seeker contacts the respective asset owner and requests to book it for a certain period of time against agreed fee. (Toolbox 2018.)

Beyond this, sharing economy is about engaging with one and other. While the transactions are made, the interaction between the two parties is at the core and it builds trust. (Stephany 2015, 11.)

While modern sharing economy is still developing, it is expected that sharing of things is the future in many areas of business. Sharing economy provides many possibilities for tourism and travel alongside with some challenges organisations in the field are compelled to tackle. Next chapter will move on to explain the traditional travel and tourism product distribution chain as well as to describe how sharing economy impacts tourism and the intermediary organisations.

4 Sharing economy and travel intermediaries

This chapter presents different types of travel intermediaries and their main functions in the tourism industry. The chapter also examines the tourism product and service distribution process as well as major impacts of sharing economy.

4.1 Travel intermediaries

There are three types of travel intermediaries: travel agents, business travel agents and tour operators. Each of them is an integral part of the travel industry. Firstly, travel agents perform as sales intermediaries between the end user and companies such as airlines, car rental and ferry operators. They represent package tour companies, airlines, coach and rail operators, while they advise potential travellers on a large spectrum of travel related issues concerning the journey itself, accommodation and final destination. (Bhatia 2012, 7.) Unlike most other retailers, travel agents do not purchase products for resale as such, but they only approach the travel service providers once a customer has expressed his interest on purchasing a product. Thus, the travel agent does the transaction on behalf of the customer, while they do not have a stock of products themselves. (Holloway & Humphreys 2012, 617-618.)

In addition to traditional travel agents, there is a growing market for online travel agencies and metasearch engines that has been propelled by the increasing number of people being able to shift to online bookings. (TTS 2018a.) Metasearch engines generally do not have their own booking engines, but they present rates from various sources on the internet and then guide traffic to mainline providers such as airlines and hotels for online bookings. (Bhatia 2012,189-190.) The travel industry is highly revolutionised by technology and automation over the past 15 years, and travel agents apply technology in areas of customer relations, ticketing, information search, inventory, sales, marketing and many more. To keep the business profitable it is, in fact, essential to keep on top of the latest technology. They have their own website environments for online bookings. Online agencies such as Expedia and Orbitz allow travellers to compare options from multiple providers at once. (Bhatia 2012,186-189.)

Business travel agents, on the other hand, focus mainly on serving the needs of industrial and commercial enterprises for non-leisure purposes. (Bhatia 2012, 9.) Business tourism as a term represents the travel for commercial, professional and work-related purposes. (Holloway & Humphreys 2012, 299-300.) Corporate customer relationships are supported by direct marketing to potential clients which generally entails professional visits to the decision-makers in the client firms as well as supporting mail, letters and telephone calls.

Thus, business travel agency sector is extremely competitive and relies greatly on negotiated rates for corporate travel. (Bhatia 2012, 60.) Essential key attributes that differentiate corporate travel from leisure travel include money and time saving for companies instead of individuals, safe and hassle-free travel experience with a high level of control and safety in all travel related issues. (TTS 2018a.)

Contrary to travel agencies and business travel agencies, tour operators purchase elements of transport, accommodation and other services and merge them into a package. The package will be sold either indirectly through travel agencies or directly to consumers. Unlike travel agencies, tour operators purchase immense quantities of services for resale which often secures them with considerable discounts in stock prices. Apart from competitive prices, tour operators provide their customers with convenience as the entire holiday will be organized for a set price. (Bhatia 2012, 7.) The pricing of a tour is crucial and greatly impacted by the market, demand and seasonality to ensure reasonable profits for the tour operators. In detail, the price reflects the transportation costs, accommodation, airport taxes, value added taxes, gratuities, mark-ups and an extra fee for price fluctuation. (Bhatia 2012, 65.)

4.2 Distribution of travel and tourism products and services

Distribution of travel and tourism products and services implies to the process of getting a product from a supplier of tourism products or services to a customer. Figure 2 below streamlines the traditional distribution process of which several variations exist.

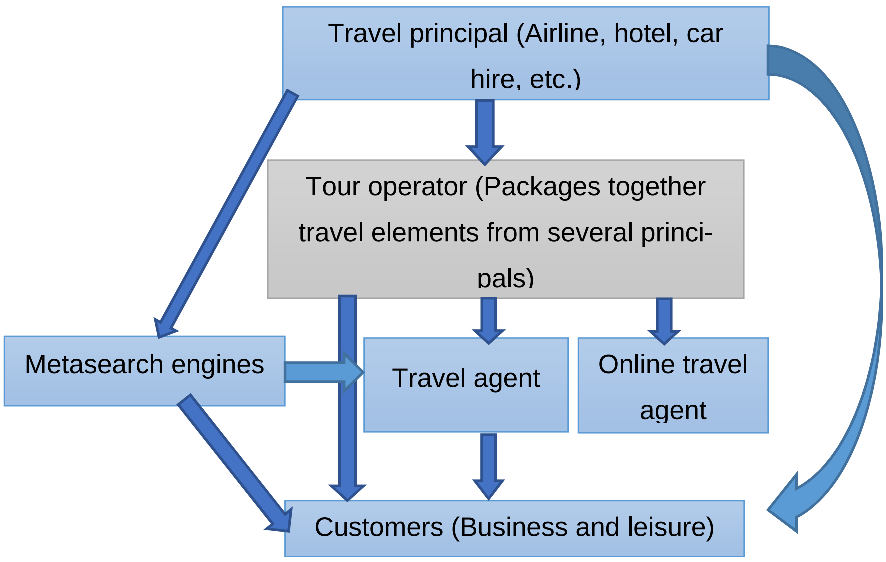

Figure 4. The chain of distribution

The entire process begins when a need for a travel booking has been established by a traveller. Thus, the consumer will contact a travel agency that provides further information and assistance on the chosen product or service and acts as an intermediary between the traveller and the tour operator or wholesaler. The travel agency could be a traditional agency or online agency. Travel agents support the traveller in every step of the trip. Alternatively, consumers could revert to a metasearch engine such as Momondo, Skyscanner or Booking.com that simply displays data from other search engines. Tour operators, on the other hand, rely on their connection to travel principals who provide the services they sell forward to travel agencies. Travel principals, for instance, entail airlines, hotels and car hires. (Tourism Council 2018.) Optionally, a consumer could resort to booking travel online themselves directly from the mainline providers including airlines or hotel chains. In the time of online bookings travel agencies ought to maintain a high level of services to stand out. (Bhatia 2012,186-189.)

4.3 Sharing economy customer journey

The author has consistently used sharing economy platforms both in transportation and accommodation, thus an example of customer journey will be demonstrated to further explore sharing economy and its possibilities.

Figure 5. Your home in Zagreb (Keski-Heikkilä, E. 16 February 2018.)

The author chose the destination due to personal reasons and the mere reason for the choice was visiting relatives residing in Zagreb, Croatia. Initially, the booking process begun by browsing through various Airbnb listing and reviewing those against the traditional hotel and serviced apartment on offer. In this case, Airbnb was affordable in price, attractive in terms of location and also plausible in the light of peer-to-peer reviews on site. The author made the booking through Airbnb platform after a brief conversation with the host of the property about the terms of use. The booking was approved 27 December 2017 for the period of 3 nights from 18 January until 21 January 2018 as Figure 5 above demonstrates.

At the destination, Uber was chosen as a mode of transportation due to ease of access and reasonable prices. In Zagreb Uber worked extremely well for airport transfers and the service quality of each driver was decent in terms of friendliness and accuracy, while in some cases safety was a matter of concern when drivers seemed not to follow speed limits. For instance, few of the drives clearly pressured efficiency over following the traffic rules. Nevertheless, many of the drivers were happy to interact with passengers and pleased to give recommendations on what to do and where to go in Zagreb which allowed the author to get a taste of the local culture too.

After returning to Helsinki, the author was rather pleased with the overall experience at the destination and gladly recommended both the Airbnb host and Uber drivers for future travellers. The apartment was spotlessly clean and had everything needed for a weekend stay from toiletries to kitchen utensils. Furthermore, the apartment and location were both in accordance with the information provided on the site. The Airbnb host was amiable and welcoming throughout the stay. While all went smoothly on the trip, the author made a notion of how many Uber driver there were and wondered how this in deed impacted the transportation sector in Zagreb in terms of working rights and income.

4.4 Impacts of sharing economy

This section demonstrates implications of sharing economy from the overall employment and sustainability point of view moving on to the implications of the phenomenon for tourism sector, consumer behaviour, safety and lastly travel intermediaries.

It is estimated that of United States' population 10-25 percent earn additional income through digital applications relying on the collaborative economy. While, people are employed by various sharing economy platforms, the definition of employment is becoming more indistinct and separating employment and leisure time is increasingly challenging. What is debatable is whether sharing economy is limited purely in sharing utilities rather than sharing workforce, but it surely creates job opportunities. Nevertheless, sharing economy raises issues in terms of labour rights when a minimum salary and expected working hours are not regulated and lack of social security and pension create insecurity. (Harmaala et al. 2017, 87-91.)

Sharing economy on its behalf may be guiding us towards ecological sustainability. Recycling and sharing of commodities could be said to maximise the life span of goods whilst saving natural resources. Collaborative consumption decreases energy use and the amount of accumulated waste too. (Jakonen & Silvasti 2015, 162-171.) Saving energy and resources and minimizing waste generation are examples of indirect impacts on the environment. Direct impacts, on the other hand, include decreasing the carbon dioxide emissions by taking part in ridesharing, for example. (Lahti & Selosmaa 2013, 78-80.) In addition to saving on fuel usage, the number of cars on the roads will be lessened which results in reducing traffic congestion and road maintenance expenses. (Ernst & Young LLP 2018.)

On the other hand, Uber, Lyft and alike services might encourage people to take more rides in occasions where they would normally stay at home. Therefore, sharing economy can work against the sustainability notion and it is not necessarily as green as one might presume. (Galbraith 2016.) While sharing economy start-ups manifest themselves as the sustainable option, it is much to do with the consumers themselves and how they perceive sustainability, as for some saving money remains the main motive instead of saving the environment. Thus, whether or not sharing is the green option is dependent on the individuals' perceptions and values and what drives their consumption decisions. (Stephany 2015, 32.)

4.4.1 Impacts on accommodation and transportation

Shared accommodation has induced travel of those who would normally be unable to travel. This is due to a significant economic appeal of sharing economy. The reduction in prices affect the early stages of planning in terms of destination, length of stay, trip frequency and on-site activities. Shared accommodation enables travel to areas that would ordinarily be excluded from the destination selection due to their high cost. Staying outside the hotel areas is also likely to extend the length of stay and the on-site activities. As travellers who saved on hotel expenditures would have excess money to be distributed on other activities, they could travel further distances to take part in local activities and be more engaged with the local culture. (Tussyadiah & Pesonen 2016, 1025-1028.)

In terms of competition, alternative accommodation competes primarily with the lower-tier hotels. These alternative options might obtain a share as high as 30% to 50% of the demand. (WTTC: Ferroni 2017, 20.) Recently hotels have begun to see platforms similar to

Airbnb as a threat due to their attractive rates and wider selection of personalised products. A response to this has been a drop in the hotel room rates which benefit is not limited to those participating in sharing economy but to all the consumers. (Zervas et al. 2016, 1-2) Should Airbnb in some cases be a substitute for hotels, one must not expect it to cater for needs of all travellers' or types of journeys. (Zervas et al. 2016, 19) Furthermore, sharing economy housing has the potential to expand as far as housing and apartment buildings exist, while hotels can only be built according to local zoning requirements. In principal, the supply of inexpensive accommodation options can increase the tourism flows and through that create new job opportunities in the field of tourism. (Zervas et al. 2016, 31-32.)

In the field of transportation taxi services have been amongst the most influenced by sharing economy. Traditional taxi companies or logistics and delivery companies fear of losing their market for start-up such as Uber, Lyft, GetTaxi and Hailo. For one thing, taxi drivers invest in their taxi licences and cabs while Uber and Lyft drivers do not need to make such investments. Taxi companies claim that the smart phone app serve, in fact, as a taxi meter which use is limited for those with licenced cabs. For this, many cities in Europe have attempted to make taxi apps illegal and set fines for misuse. Uber's response to this has been that "it is not a cab firm but an enabling 'platform'". In the United States the battle has occurred mainly amongst the various taxi start-ups. (Iicom 2018.)

4.4.2 On consumer behaviour and perceptions

With the introduction of sharing economy, consumer patterns and perceptions of traveling have changed drastically. For one thing, humans tend to long for a stronger sense of community and to be able to communicate and change ideas with locals has its charm. Thus, travellers seek for communalism and connection with fellow travellers and local hosts as a balance to their daily lives. (Tussyadiah & Pesonen 2016, 1022-1023.) Secondly, partaking in collaborative economy serves as an opportunity to make friends and develop meaningful connections during the journey. (Tussyadiah & Pesonen 2016.) PwC's study supports further the idea that people believe sharing economy builds stronger sense of community. (PwC 2015.)

The ways travellers search for information and how they make purchasing decisions were strongly influenced by the Internet. Followed by the emergence of social media, user generated information and sharing of personal travel experiences online impacted the trip planning process as well as the choice of information sources. (Tussyadiah & Pesonen 2016, 1024.) Until now, friends' recommendations have influenced consumer purchase decisions, however through online based review platforms even strangers' opinions guide the holiday choices. The businesses need to take into account the emergence of this trend. (PwC 2015.) All in all, people are far more informed of their options. In addition, their mindsets are slowly changing. (SKIFT 2013, 11.) Sharing economy seems to be responding to customer needs that were previously left aside. Consumers yearn for authenticity, connectivity, transparency, flexibility and they tend to rather trust individuals over large institutions and brands, and sharing economy seems to be marketing exactly these qualities in the services they offer. (WTTC: Dichter & Seitzman 2017, 21.) Airbnb's success, for example, goes back to meeting the consumer demand. (Trivett et al. 2013, 14.)

In terms of age demographics, collaborative consumption seems to be the most appealing to millennials who were born in the era of social technology. Thus, younger travellers tend to have a more open and positive outlook on peer-to-peer economy simply due to their familiarity with digital technology. (Tussyadiah, & Pesonen, 2016, 1027.) Millennials are more eager to seek alternatives for private ownership as they prefer the convenience and low price. (Arthursson 2016.) Furthermore, the young corporate travellers are seemingly more attracted to flexibility and functionality over luxurious business hotels according to Travellink Corporate's study from 2015. (Talouselämä 2018.)

Furthermore, millennials are becoming increasingly aware of the environmental issues and they consider the sharing economy as an opportunity for a more responsible consumption of goods and services. (Mody 2017, 6.) The increased value of access to goods rather than ownership provides an alternative for the traditional consumption models. Thus, collaborative consumption is seen as a means for conserving natural resources in terms of efficiency as one can rent a car when needed without having to own it. (Leismann 2013, 184-203.) While their consumption of goods is lessening, millennials are bound to have the largest digital footprints in terms of everything they share online in cloud-based platforms such as Google Drive and Dropbox. (Arthursson 2016.)

4.4.3 Safety & trust

Collaborative economy comes with its challenges in regards of safety and trust in the network. Lack of trust in the peer to peer distribution chain can be a barrier for many to get involved in sharing economy. Variables in the trust relations are the interpersonal trust between a buyer and seller, a user and technology and user and the company. (Tussayadiah & Pesonen 2016.) First client interaction is normally between the customer and the chosen sharing media platform. At this stage it is important for the company to stand out with its values, authenticity and with consistent interaction with customers. To foster trust between the digital tool and its user as well as between the buyer and the seller is essential in order to ensure safe transaction. Thus, the service description should match with the actual service on offer, while the buyer should be reliable too. The question remains to be: how can one meet these requirements? (Zubova 2017.)

While consumer protection, safety and quality assurance ought to be assured for all the customers of sharing economy too, a challenge lies in how to translate these qualities into to the disseminated nature of sharing economy. HOTREC, association that represents the European hospitality industry, aims to address these issues. HOTREC, for example, initiated recommendations and action points for both the policy makers and sharing economy platforms on how to go forward from here. (OECD 2016, 97-98.)

Frequently a concern for safety arises in relation to privacy and there have been several incidents where Airbnb guests' privacy had been violated by hidden cameras. (News Au 2018.) Other safety concerns include lack of regulation, reputation and trust between peer users. Olson indicates that the most common barrier restricting the use of sharing economy remains to be the mistrust between individuals. (Olson 2013) A few years ago, there was an unfortunate incident where an Airbnb guest was molested by a host. At the time, Airbnb denied to address the issue to the family member who was desperate to call help from overseas. (The New York Times 2018.) Thus, for some, hotels remain in favour due to reasons such as safety, cleanliness and service quality assurance. (Mody 2016, 3.)

4.4.4 Impacts on intermediaries

The Internet has changed the basis of travel and tourism product distribution process. (Tussyadiah & Pesonen 2016.) In 2000 it was still unsure if travel agents, tour operators and Global Distribution systems would, in fact, disappear due to the Internet. (Kanellou 2000.) Despite the expectations of travel agencies vanishing, they have managed through times of recession. (Kauppalehti 2018.) While the impacts of sharing economy are still to be discovered, research on the matter is well underway. So far, we understand that the changed consumer behaviour implies that travellers of today are increasingly aware of their options, whilst, they long for the unique experiences sharing economy induces. (Travel Carma blog 2018.)

Aviation and tour activities being less impacted by sharing economy, the margins for hotel rooms are diminishing travel agents' revenue. To compound for this, travel agents ought to find alternative products. Considering the amount travellers save in accommodation, improved selection of local activity packages could potentially be introduced and marketed. As security in peer-to-peer economy remains uncertain, it would be beneficial to market the industry awards and accreditations to validate the reliability of traditional intermediaries operating in tourism distribution. (Deepbluedigitalmarketing 2018.)

According to Tui UK's managing director Nick Longman, the traditional package market can as well operate side by side with peer-to-peer economy as people want security instead of sharing economy services. Longman also states: "*A lot of tour operators are heavily regulated with regards to health and safety and customer protection, while some of the sharing economy companies have no regulation. It's something the industry and the government need to address."* (Travel Weekly 2018.) The demand for package holidays is expected to increase due to new package travel directive in effect from 1 July 2018 in all of Europe. (European Commission 2018.) This directive improves customer right by expanding the definition of package travel to include services such as car rental and hotel when booked at the same time with flights. Thus, the entire package will be insured. (Kauppalehti 2018.)

Business Travel Show's recent study demonstrates that for corporate travel buyers the sharing economy can, in fact, be a possibility rather than a challenge. Similar study was conducted in 2017 and again in 2018 and the percentage of buyers who consider Airbnb, Uber and similar providers as a threat went from 25 per cent down to 18 per cent out of a total of 243 corporate buyers. While sharing economy is perceived less threatening by many some remain concerned in terms of duty of care issues. (Buying business travel 2018.)

> *"No one likes change, and the introduction of the sharing economy to business travel has been a big upheaval for some travel managers. Compared to hotel use, for example, the take-up of alternative accommodation providers is still small, but is certainly growing."* (Buying business travel 2018.)

As corporate travel has rather specific travel needs and limited duration, they remain in favour of business travellers many of time due to their high level of service support. (TTS 2018a.) Nevertheless, travel agents and tour operators must respond to the peer-to-peer trend by providing sharing economy services through their booking systems to meet the demand. The websites and apps are available for travel intermediaries as much as for individual persons and thus they could embrace the possibility to promote and benefit from these services instead of hiding their existence. (TTS 2018b.) Airbnb and Uber have, by now, influenced tourism market and it is expected that they will keep doing so, and travel managers are starting to be aware of this. Evan Konwiser, VP Digital Traveler at American Express Global Business Travel, states that sharing economy is becoming the norm rather than exception, and companies will demand these services as part of their travel programme. (American Express Global Business Travel 2018.)

Now that Airbnb and Uber have introduced models for business travel the conversation of how to implement these services to travel programmes is expected to begin. And when some of the travellers choose to use sharing economy accommodations over hotels, TMCs might be concerned how it impacts the negotiated rates with hotel chains as they might lose buying power states Jakob Shapse from Travgroup.com. Nevertheless, Shapse evaluates the impact to be quite minimal as most of their corporate clients remain in favour of hotels. A key in implementing sharing economy in travel policies is also providing a sufficient level of information to the travellers as they must know how the apps work, for example. Furthermore, travellers should be made aware of the risks in sharing economy and perhaps asked to declare it against the duty of care policies in case of any accidents. (30secondstofly 2018.)

5 Method and data

With the intention of explaining, describing and reflecting the phenomenon and the perceptions of it, this thesis was conducted as a combination of desk research and empirical data collection. The author reviewed academic literature and applicable media sources while relevant industry professionals were also interviewed in order to gain information about their perceptions and ideas about the themes from the chosen perspective. This chapter demonstrates the process of planning and conducting the interviews and analysing the data.

5.1 Research method

This thesis follows a qualitative research approach. It was chosen for this particular study due to the method's subjective nature and authenticity of human experiences. (Silverman 2013, 6-7.) In principle, qualitative data consists of non-numerical data, such as text materials, videos and voice recordings. (Saunders & Lewis 2012, 85.) Thus, qualitative data focuses on describing the phenomenon rather than providing definitions or explanations. (Businessdictionary 2018.) Given the flexibility of the qualitative data collection, the results are subject to the researcher's understanding and therefore can be interpreted in various ways. (Kananen 2013, 31-32.) The object for this thesis was to explore the impacts of sharing economy explicitly on the tourism and travel intermediaries, while there were very few previous research conducted on the topic. Thus, having one-on-one interviews with industry professionals enabled deeper insights on each interviewee's perceptions on the matter.

5.2 Semi-structured interview

Semi-structured interview is a data collection method that includes a set of pre-selected themes and predominant questions, while the interviewer has the freedom to change the order of the questions at any time, bypass questions or ask follow-up questions based on their relevance to the participant. (Saunders & Lewis 2012, 151.) The interviewee may develop and guide the conversation in accordance with the participant's knowledge on the themes to gain a full in-depth understanding. (The balance 2018.) Generally, semi-structured interviews are suitable when questions are complicating, the order of the questions and themes may vary or when the researcher is simply unsure of what type of answers to expect. (Saunders & Lewis 2012, 151.) Semi-structured interview was chosen as an approach for the interviews as it accommodates the need to have flexibility of making open follow-up questions and cover topics based on induvial characteristics of the participants.

On the other hand, the qualitative nature limits the accuracy of the findings as they can be perceived in various ways depending on the researcher’s understanding.

5.3 Sample

Prior to conducting the research, a sample group was chosen. Defined by Saunders & Lewis a sample group is a subgroup of the whole population. (Saunders & Lewis 2012, 132.) To collect data from the entire population, in this case from all the Finnish travel agencies and operators, would not be feasible due to time constraints. By collecting data from a sample released more time for the other parts of the research project and testing the research methods to ensure that the objectives are being met. (Saunders & Lewis 2012, 133.)

Thus, purposive sampling, a form of non-probability sampling was chosen to be the most suitable approach. It suits particularly well with the choice of collecting qualitative data from a small sample. In purposive sampling the researcher chooses to interview a carefully selected group of people or organisations to ensure that the candidates will be able to answer the set of questions and meet the objectives of the study. Purposive sampling method is in use when the objective of the study is to understand a certain phenomenon or a stream of events to make logical generalisations as a whole. (Saunders & Lewis 2012, 138-139.) For this particular study, a sample was chosen amongst three groups: travel agents, business travel agents and tour operators. From each category three appropriate organisations were chosen for interviews to secure a full understanding from the various tourism companies.

5.4 Designing the data collection

As was mentioned previously, the purpose of this study was to gain insights from the travel agencies and tour operators on how they perceive sharing economy and its impacts on their field of work. The author met with the commissioner on two occasions to discuss about the topic. During the first meeting in late September 2017 the project task was outlined and the viewpoint for the thesis was determined as well as timeline for the process. It was agreed that the interviews would take place between December 2017 and February 2018.

The project was discussed further to ensure a mutual understanding of the task between the author and the commissioning party during the second meeting in mid-November. The interview questions were planned to follow the themes occurring in the theory part: customer behaviour, challenges and possibilities, safety & trust, perceptions and distribution channels. The set of interview questions were confirmed and approved during late November by the commissioner who provided a contact list for the interviews. Followed by this, the author prepared an email template to be sent out for the participants between mid-December and late January. The author also prepared a letter of consent as an agreement between her and participants to ensure that the information is being handled with discrete. With each interviewee it was individually agreed whether the interview can be recorded, for instance.

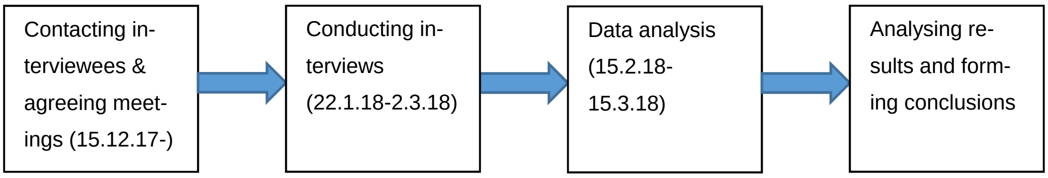

Figure 6. Timeline for conducting interviews and analysis

5.5 Implementation of data collection and data analysis

Altogether 9 people participated in the research from the fields of travel agency, tour operations and business travel agency. The themed interviews were conducted between 24.01.2018 and 02.03.2018. A majority of the interviews (8/9) were held over the phone due to interviewees' preferences or location constraints, while one interviewee preferred a face-to-face interview. For reference, an interview schedule was attached below as Table 1.

Table 1. Interview schedule

Category	Face-to-face/ phone interview	Interview date
Travel agency A	Phone interview	6.2.2018
Travel agency B	Phone interview	12.2.2018
Travel agency C	Phone interview	22.1.2018
Tour operator A	Face-to-face interview	8.2.2018
Tour operator B	Phone interview	20.2.2018
Tour operator C	Phone interview	2.3.2018
Business travel agency A	Phone interview	21.2.2018
Business travel agency B	Phone interview	27.2.2018
Business travel agency C	Phone interview	2.3.2018

Each interview lasted approximately between 30 to 45 minutes. The main language for the interviews was Finnish (8/9) and one (1/9) interview was conducted in English. Each interview was treated with discrete and the interviewees were asked to deliver a letter of consent where they stated how their information may be used in the study. Most of the interviews (7/9) were recorded, thus the author could go back to them at a later stage even though she made notes during the interviews as well.

The author approached the collected results through analysis method referred to as creating themes as the interview themes guided the way of analysis. It was chosen to be the most appropriate approach for themed interviews due to the authentic nature of the discussions. The content would vary depending on the interviewee, but themes remained the same in each interview. (Kananen 2013, 128.) To begin with the analysis, each interview answer was written on a post-it note for further evaluation. Once results for all the questions were separated on several notes, the author reviewed the results in order to look for similarities and differences between the various interviews. This way classifications were made on the content through direct quotations from the recorded interviews. Followed by this a mind map was created to get a clear overview of the interviewees' perceptions as a whole.

6 Results

This chapter presents the outcomes of the study. The results are classified into five themes that were already in use both in the theory and interviews to gain a profound understanding of the sharing economy and the issues followed by the phenomenon. The author took direct quotations from the interviews and translated them into English. To maintain the anonymity of the interviewees, the interviewees are referred to as travel agency A, B, C and so forth.

6.1 Customer behaviour

Customer behaviour was the starting theme for the interviews with four questions relating to the overall changes in customer behaviour, those followed by sharing economy and how sharing economy shows in the different fields of tourism and in detail how sharing economy is implemented in their organisation.

Firstly, the interviewees were asked to explain customer behaviour of today, in comparison to that of 10 or so years ago. More than half (5/9) of the interviewees shared the thought that shifting to online bookings had been a major change in customer behaviour in terms of ease of use and accessibility to online platforms and information sources throughout the day. This notion is further supported by the previous research in paragraph 4.4.4. The interviewees described the trend in their comments below:

> Travel agency A.
> "*Netin käyttöön on siirrytty, 95 % varauksista netistä ja loput puhelimitse."/ Shift to online bookings, 95 % online and rest through phone.*
>
> Travel agency B.
> *"Kun on mahdollisuus hakea netistä paljon tietoa, niin ollaan hyvin tietoisia esimerkiksi hinnoista."/ When it is possible to look for a lot of information online, consumers are extremely aware of prices, for example.*
>
> Business travel agency A
> *"Huomattavin asiakaskäyttäytymisen muutos on siirtyminen online varauksiin."/ The most significant change in customer behaviour has been shifting to online bookings*.

Business travel agency B

”Aikamääre on muuttunut. Toivotaan, että palveluita on saatavilla 24h/7.” Online ja mobiili palvelut ovat saatavilla vuorokauden ympäri ja niitä tarvitaan.

Business travel agency C

”The big change for us was the introduction of the online booking tools. In the old times everything was handled over phone and we had more staff than what we have now. The customers have shifted to online bookings more and more.”

Interestingly, travel agency C and tour operator B had, in fact, experienced a shift back to offline bookings due safety matters such as threats of political, environmental and economic kind. Interviewees said, for example:

Travel agency C

“Tässä jossain vaiheessa oli kauhean trendikästä, että varattiin itse netistä. Nyt me ollaan huomattu, että asiakkaat tulevat takaisin.” / At one point, it was extremely trendy to book online. Now we have noticed that the customers are returning.

Tour operator B

"Tässä on tullut sellaista tietynlaista vastakkainasettelua sitä kautta kun vuosien saatossa enemmän ja enemmän netistä varattavien palveluiden mahdollisuudet on kasvanut. Sitten samalla tavalla on tullut enemmän kysyntää sille, että ei tarvitse mennä itse sinne nettiin varaamaan.”/ There has been a certain kind of confrontation through the growth of online bookings. At the same time, there has been more demand for one not having to go online to book oneself.

Further frequent observations about customer behaviour changes were customers’ preference for customized service, three of the interviewees described, for example.

Travel agency C

”Trendi on varmaan se, että Ihmiset haluavat henkilökohtaista palvelua, kun netin kanssa ei voi kauheasti keskustella.”/ The current trend is that people want personalized services.

Tour operator C

”Lomaa suunniteltaessa ei ole enää niin oleellista se paikka, minne matkustetaan vaan se, että minkä takia sinne matkustetaan, loman motiivi ja kenen kanssa matkustetaan.” / When planning a holiday, the destination itself is not as relevant, but the reason for traveling, holiday motives and with whom one is travelling.

Business travel agency B

“Tunnistetaan matkustaja ja pystytään tarjoamaan hänelle sopivia vaihtoehtoja.” Recognizing the traveller and being able to offer options suitable for him.

Interviewees were asked if customer behaviour has evolved from the beginning of modern sharing economy to this day. Most of the interviewees had not recognized any significant customer behaviour trends in direct relation to sharing economy. Occasionally, there has been some demand for sharing economy accommodation, namely Airbnb. The interviewees described the demand as follows:

Travel agency A

“Asiakkaat kertovat, että ottavat lennot vaan ja etsivät itse majoituksen esim. Airbnb:n kautta.”/ Clients tell us that they only take flights and look for accommodation themselves through Airbnb, for example.

Travel agency B

“Aika vähän, koska mehän ei tietysti olla yrityksenä niiden asioiden kanssa missään tekemisissä. Eihän me asiakkaille välitetä mitään Airbnb:tä.”/ Quite little, as we are not involved in these things in any way as a company.

Travel agency C

”En näe jakamistaloutta sillä tavalla uhkana. Meiltäkin voi varata hostelleja, mökkejä, hotelleja ja huoneistoja, ja sehän on melkein sama juttu.”/ I do not see sharing economy as a threat. One can purchase hostels, cottages, hotels and apartments from us and it is almost the same thing.

Business travel agency A

”Ei ainakaan niin, että suoraan jakamistalouteen linkittäisin.” / At least not that I would link it directly to sharing economy.

Business travel agency B

”Ei ehkä vielä näy meillä ihan hirveästi. Silloin toki kun Airbnb tuli voimakkaammin kaikkien tietoisuuteen niin mekin ollaan sitä tutkittu, että onko se sellainen palvelu, jonka meidän yritysasiakkaatkin haluavat.”/ It does not show here so much. When Airbnb first came to everyone’s awareness, we have been studying it to see if it is a service our corporate clients wish to have.

Business travel agency C

”Not on our average clients. We have a small number of leisure travellers, especially in Norway. The leisure side is much more interested in Airbnb and similar types of services. The business companies, almost all of them, are still unsure how to handle it.”

6.1.1 Sharing economy in the fields of accommodation and transportation

Interviewees were asked how sharing economy shows in the fields of accommodation and transportations. Three of the interviewees referred to the big players: Airbnb and Uber when talking about the sharing economy in accommodation and transportation sectors. The paragraph 4.4.4 supports this notion. Interviewees said, for instance:

Business travel agency A

“Se näkyy ennen kaikkea uutisoinnissa. Alojen suurimmat toimijat Airbnb ja Uber pääsevät säännöllisesti otsikoihin.”/ Beyond all it shows in news. The biggest actors, Airbnb and Uber, get into headlines frequently.

Business travel agency C

“For the leisure travel, Airbnb is quite common… Also Airbnb is now trying to adapt for business travel…“Things like Uber has changed for the taxi part… We can see from our discussions with the clients that it has an impact there, companies like Uber especially.”

Three of the interviewees described the growth of sharing economy to show mostly in accommodation and in hotels more specifically, they described, for instance:

Tour operator C

“Luulen, että se näkyy eniten hotelliliiketoiminnassa. Ehkä hotellit ovat siitä eniten hereillä ja seuraavat, että miten se vaikuttaa heidän

liiketoimintaansa..."/ I believe it shows mainly in hotel business. Maybe hotels are most aware of the phenomenon and how it affects their business…"

Tour operator B
"Mä luulen, että Euroopassa ja yleisesti ehkä länsimaissa se on kasvanut tosi paljon, ja myös luottamus siihen on kasvanut tällasten tiettyjen toimijoiden kautta.. Siitä on tullut normi."/ I think that in Europe and in western countries in general it has grown a lot and trust for it has increased through these certain operators. It has become a norm.

Travel agency B, on the other hand, clarifies that a line must be drawn between the services sold by professional and services that consumers book themselves through sharing economy platforms.

Travel agency B
"On olemassa täysin eri se, että on ammattilaisten myymät tuotteet ja mitä täällä hoidetaan ja sitten on ne, mitä ihmiset niin sanotusti itse säätää."/ The products that professionals sell are entirely different to those that consumers book themselves.

6.1.2 Application of sharing economy in the organisation

Interviewees were also asked if sharing economy was applied in their daily work in any way. In most cases sharing economy was not seen to have an impact in the way their organisation operates, apart from occasional questions about sharing economy and its availability in their online booking tool or in the destinations in general. However, its impact is monitored, and one interviewee mentioned ongoing negotiations with Airbnb for possible partnership. For instance, interviewees said:

Travel agency B
"Joskus joku liikematka-asiakas saattaa varata jonkun tällaisen kämpän jos esimerkiksi hotellitilanne on huono, että ei ole muuta vaihtoehtoa, mutta he hoitavat sen itsenäisesti."/ Sometimes a business traveller might book one of these apartments if hotel situation is bad and that there are no other options, but they book it themselves.

Business travel agency A
"Ei meillä näy, tekisi mieli sanoa, että juuri lainkaan. Tiedän siis, että meidän omistajamme…neuvottelee esimerkiksi Aibnb:n kanssa mahdollisesta

yhteistyöstä…Se oli ehkä pari vuotta sitten kun Uberit ja muut nousivat pinnalle, kun tuli asiakkailta jonkun verran kyselyitä ja pohdintoja aiheesta."/ It does barely show here. I know our owner is negotiating possible partnership with Airbnb. It was maybe two years ago that Uber and others came up when there were inquiries and observations from customers about the topic.

Business travel agency C
"It is actually more the people that are responsible for the whole travel in the company that then ask questions: "could we have this service also for our travellers? What will work well, what will work bad?"."

6.2 Challenges

Interviewees were asked what kind of challenges they see that sharing economy might generate to the travel and tourism industry from the travel intermediaries point of view, and how the challenges could be formulated.

Most of the interviewees saw responsibility, lack of service standards and payment methods to be the main challenges in regards to the sharing economy, to many of which technology and integrating services into travel agency booking systems was offered as a solution. This was described as follows, for example:

Business travel agency B
"..Mutta kyllä se vastuukysymys, turvallisuus ja sitten se maksaminen ja sitten ehkä se vertailtavuus niin siinä järjestyksessä mä sanoisin.. Kyllä tekniikka mahdollistaa tosi paljon, että kyllä erilaisia palveluita voidaan integroida toisiinsa." / But it is the question of responsibility, safety, payment and comparability - in that order I would say. Technology would enable a lot so one can integrate different type of services together.

Travel agency C:
"Jos tulee se ongelmatilanne niin mitä sitten? ..Sillä tavalla se on asiakkaan omalla vastuulla, että siinä ei ole taustalla ketään tukea niin kuin meillä on kuluttajanvirasto ja vakuudet siellä niin asiakkaalla on turva."/If there is a problem situation, then what? ..In that way it is the client's own responsibility, there is no support in the background as we have the consumer agency and guarantees in place, so that customers have security.

Another challenge that came up a few times was changed customer expectations and demand, as explained below:

> Tour operator C:
> *”Jakamistalous tietysti perustuu erilaisiin liiketoimintamalleihin ja ne muuttaa asiakkaiden odotuksia siitä, että minkälainen se varauskokemus tai se tarjonta on, niin meidän pitää hyvin tarkkaan seurata sitä, että me pysytään mukana siinä ja tavallaan pystytään vastaamaan niihin ja seurata miten asiakkaiden odotukset kehittyy.”/ Sharing economy is of course based on different business models that change customers’ expectations on how the booking experience or selection is, we have to follow it carefully so that we stay in the loop and can respond and follow how customers’ expectations develop.”*

For now, most of the interviewees believe that sharing economy is not a threat to the industry in terms of competition and employment as long as tourism industry is growing. Tour operator C, for example, explained:

> *”Toistaseksi matkailu tietenkin kasvaa niin paljon, että liiketoimintaa varmaan riittää kaikille aika hyvin.”/ For now, travel is of course growing so much that there is enough business for all.*

6.3 Possibilities

Interviewees were also encouraged to think how sharing economy could be used in tourism distribution, what could be learnt from it and what is unique in the sharing economy. Most of the interviewees (6/9) described authentic, memorable and local experiences as unique selling points of sharing economy. This supports the previous research on the topic in paragraph 4.4.2. Interviewees said, for instance:

> Business travel agency B
> *“..Elämyksellisyys.. Jos matkustaa vaikkka tiettyyn kaupunkiin monta kertaa vuodessa niin kyllä siihen kaupunkiin voi saada ihan toisenlaisen kokemuksen jos siinä silloin tällöin käyttää jakamistalouden palveluita.” / Memorable experiences.. If one travels often to a certain city then one can get an entirely different experience if he uses sharing economy services once in a while.*

> Tour operator C

“Mikä on kuluttajia kiinnostavaa on se paikallisuus ja tunne siitä, että on lähellä paikallista ja aitoa elämää ja elää niin kuin paikalliset ihmiset. ”/ What interests the consumers is the localness and feeling of being close to local and authentic life and living as local people.

Three interviewees saw sharing economy as a fresh alternative to long-term business trips, they described, for instance:

Business travel agency C
“..The travellers or companies that have travellers who need medium to long stay so that you are actually sending consultants to London for three weeks.. It is very expensive to have them stay three weeks in a hotel and most people don’t want to stay three weeks in a hotel.”

Tour operator B
“Voisin myös kuvitella, että monet, jotka joutuu matkustamaan työn puolesta ja näin, ei välttämättä myös aina kaipaa sitä hotellissa asumista, että jokaseen tarpeeseen löytyy aina vastaus.”/ I could imagine that many of those who have to travel for work, do not necessary always long for hotel accommodation, therefore there is an answer to each need.

In addition, three interviewees highlighted sustainability as a possibility of sharing economy when practiced in line with local legislations, ethics and when the income is directed to the local communities and people. This is supported by paragraph 4.4. Interviewees described, for example:

Tour operator C
”Hyvin hoidettuna voi edistää kestävää kehitystä..“/ Well maintained can advance sustainable development.

Tour operator B
”Jos Airbnb:ssä on eettinen tapa toimia niin totta kai se on myös kestävää siinä mielessä, koska siinä ei tarvitse rakentaa mitään uutta vaan käytetään sitä vanhaa, mikä on jo olemassa.”/ It is sustainable of course if there is an ethical approach to Airbnb as one does not need to build anything new but can use what already exists.

Business travel agency A

Joissakin tapauksissa halutaan mahdollisuuksien mukaan tukea sitä paikallisen kohdemaan taloutta jos kyseessä on nimenomaan kehittyvä ns. kolmannen maailman maa ja niissä tapauksissa yleensä paikallisten palveluiden suosiminen on paras ratkaisu siihen."/ In some cases, one wishes to support the local economy if a third world country is in question, and in those cases supporting local services is generally the best solution.

6.4 Safety and trust

Interviewees were asked what type of concerns travellers or they as professionals have in relation to sharing economy and do they question safety and confidentiality of the services.

Interviewees (6/9) generally referred to safety and confidentiality issues as their main concerns and obstacles in sharing economy. Frequent points made were lack of safety standards and who holds the responsibility if something goes wrong. Interviewees said, for instance:

Travel agency C:
"Ilman matkatoimistoa olet yksin maailmalla." /Without a travel agency you are alone in the world.

Tour operator C
".. Ei pystytä varmistamaan riittävää toimintavarmuutta asiakkaille päin.. Sitten toinen on laillisuusaspekti ja kaikki turvallisuus lähtien vaikka majoituksen paloturvallisuudesta."/ We cannot secure sufficient service reliability… Then another thing is legal aspect and all safety starting from accommodation's fire safety.

Business travel agency C
"I think safety has been the biggest thing, and payment as I said for the business traveller. Those have been the most common arguments when we have a discussion with a client, why they want to or don't want to."

The interviewees were also asked if there had been any sharing economy related incidents reported to them. The interviewees who had used sharing economy professionally had not experienced such incidents in relation to sharing economy, and interviewees said, for example:

Business travel agency C

"No, I would say we have not had any incidents, but we have not had that many bookings either. I do know that there have been incidents in the world, a lot of them, but we have not had anything happening to anything where we have been involved in the booking so far."

Tour operator B

"En mä näkisi, että niistä on meille sen enempää ongelmaa kuin mistään muustakaan mitä me ollaan varailtu, että pääosin ihmiset on kyllä tosi tyytyväisiä niihin palveluihin."/ I would not see that, there is any more trouble from sharing economy than anything else we have been booking, therefore people are generally very satisfied with these services.

One had experienced some incidents in his personal trips, the interviewee described:

Tour operator C

"Aina siellä on ollut joku tällainen operatiivinen ongelma."/ There has always been some kind of operational issue.

6.5 Perceptions

When interviewees were asked about their organisations' perceptions and observations on sharing economy, the responses varied tremendously.

Business travel agency A had no observations of the phenomenon on a local scale. Business travel agency B and travel agency A, on the other hand, stated that they are interested in the phenomenon and they are currently monitoring both the possibilities of the sharing economy as well as the demand curves following by it. Tour operator B explained that sharing economy has a lot of possibilities.

Business travel agency C described sharing economy platforms as too wild with too many options available and suggested that Airbnb, for example, should clean their site in such a way that it would only display appropriate listings. This way they would attract business travellers. Travel agency C raised a question: *"No maksavatko ne veroa vai onko se harmaata taloutta?"/ Do they pay tax or is it shadow economy?*

Interviewees were asked to describe how local partners perceive sharing economy. When asked, five interviewees had no comments about the local impacts due to not having any discussions on the topic with the local partners. However, travel agency C suspected that it is a topic that will most likely be brought up through her professional networks at some point. Also, tour operator B thought that sharing economy's possibilities are quite unknown by the locals.

They were also asked to explain the type of impacts sharing economy induces locally and how these show in their destinations. Three interviewees had no insights to the local impacts. Three interviewees also referred to the vast number of Airbnb listings when locals rent their houses and apartments for tourists during high seasons. This was seen to be an issue for the locals in terms of rising living expenses and for corporate travellers trying to find long-term accommodation outside of sharing economy platforms. Tour operator C, said, for example, that it is challenging to find long-term housing for their travel guides due to high availability of Airbnb listings. Business travel agency A suggested that there have been a lot of legal issues relating to sharing economy which has caused demonstrations locally.

Two interviewees saw positive local impact to be additional income to the locals. This notion supports previous research in paragraph 4.4. Tour operator B, for instance, explained that when supporting local services through sharing economy, the locals get funding for school and government alongside with additional income for living. Also, service selection is improved through sharing economy in areas where there are not enough hotels, described business travel agency A.

6.6 Distribution of tourism products and services

Interviewees were asked to demonstrate which sharing economy platforms they have previously used professionally or privately and how the user experience was. Four interviewees had used none of the sharing economy platforms available. Amongst those not participating in sharing economy, tour operator C had made an active decision not to combine sharing economy into their service selection. Travel agencies B & C and tour operator A had neither the possibilities or need to use sharing economy.

More than half of the interviewees (5/9) had used some of the sharing economy platforms, three of which had used it professionally as part of their product selection when clients opted for these services. Two interviewees had used Airbnb and Uber. In addition, HomeAway, Casa particular and boat rental services had been used once each.

In regards to technology and distribution of tourism products and services, the interviewees were challenged to think back in time to reflect on how distribution channels had developed over the years and if they had recognized any new trends in the chain of distribution. More than half of the interviewees (5/9) considered product comparability and peer to peer reviews to be an emerging trend followed by the sharing economy. This notion was supported by the section 4.4.2. They said, for instance:

> Travel agency B
> *“..Ne lukee TripAdvisori:sta mitä muut on sanonut…Muiden kuluttajien mielipide on tällä hetkellä kaikkein tärkein.”/ They read from TripAdvisor what others have said…Other consumers’ opinions are the key at the moment.*
>
> Business travel agency A
> *“Palveluntarjoajien laajuus on sellainen trendi, mikä varmasti vaikuttaa meidän online varauskanavan tarjontaan myöskin. Toinen, mikä on yleistynyt on käyttäjien arviot ja palautteet…Tietynlainen yhteisöllisyys, ja se että nojataan yhä enemmän muiden käyttäjien kokemuksiin.”/ Service providers’ wide selection is a trend that will surely impact our online booking channel’s selection too. Another thing that has become more common is user reviews and feedback…A certain kind of communality that one leans more and more to other users’ experiences.*
>
> Tour operator C
> *”..Me ollaan tuotu meidän asiakkaiden arvostelut meidän omalle sivustolle…Ihan keskeinen päätöksentekoperuste monille asiakkalle on mitä mieltä muut ovat siitä hotellista.”/ We have brought our customers’ reviews on our own site…For many customers central decision-making criteria is what others think of the hotel.*

Business travel agency C on the other hand mentioned NDC tech as an important trend to look out for in the fields of travel and tourism. It could potentially bring new start-up companies and employment options in relation to distribution of air tickets where the aim is to generalise sales distribution of air travel.

The interviewees were also asked if they thought that technological developments have helped in travel bookings. Five interviewees, more than a half of them, considered technological development to be helpful in the travel bookings. Table 2 below illustrates the interviewees’ comments about the benefits of technology in travel bookings.

Table 2. The benefits of technology

Interviewee	Points mentioned
Business travel agency A	Ease of use and versatility
Tour operator B	A lot of new opportunities and good connections
Travel agency B	Change in working times as channels are available 24/7
Business travel agency C	We need to go to many places to look for information, successful distribution chains of sharing economy to be benchmarked
Travel agency A	Challenges old ways of working, the emergence of review platforms

Finally, the interviewees were asked to explain what determines the choice of booking tools. As the Figure 7 below demonstrates price, destination, duration of the trip, type of product, functionality, reporting and safety and certainty were the main motives for choosing booking channels according to the interviewees.

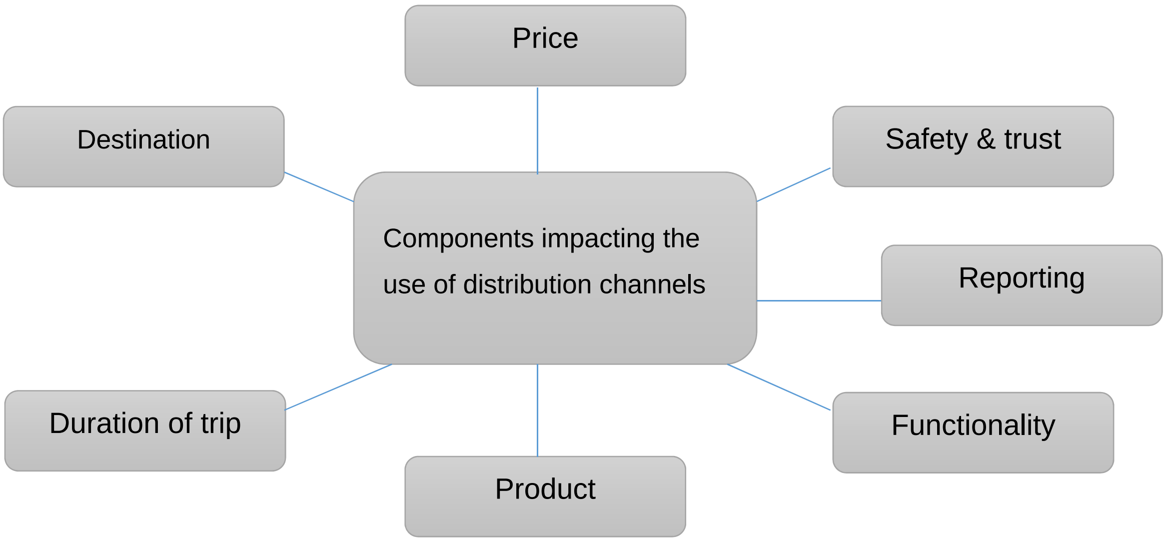

Figure 7. Mind map of components which impact the use of distribution channels.

7 Discussion

This chapter reviews the main findings of the study with the aim to answer the research questions and make conclusions based on the findings. The author also streamlines suggestions and development ideas for future research. Lastly, validity and reliability of the research will be evaluated alongside with evaluation of one's own learning throughout the thesis writing process.

7.1 Research question 1

Sharing economy was not perceived as a threat for the traditional tourism companies for as long as tourism is growing. Thus, there will be business for all who are able to adapt to the overall changes occurring in the industry. For example, NDC tech was seen to be something to look out for; how it will change the industry, what kind of opportunities it creates for tourism companies and whether it will be part of sharing economy as well.

In terms of customer behaviour, an evident trend has been shifting towards online bookings and the introduction of online booking tools which allow one to manage and make bookings throughout the day. This notion is supported by the previous research in section 4.4.4. On the other hand, some companies had experienced a slight shift back to offline bookings that reflected the overall political, environmental and economic situation. Sharing economy has not impacted the customer behaviour directly apart from the occasional demand for these services namely Airbnb and Uber that were the main implications of sharing economy in accommodation and transportation sectors. Thus, other sharing economy platforms remain somewhat unknown. This notion supports the previous research in section 4.4.4.

Sharing economy does not seem to show in the way travel agencies and tour operators function in Finland. Occasionally there are questions and interest about sharing economy and whether it is available through travel agency online booking tools. Thus, the demand and interest lean towards integrating traditional booking tools with sharing economy platforms.

A third of the interviewees had used Airbnb, HomeAway, Uber, Casa Particular and boat rental platforms professionally. While many sharing economy platforms exist, most of them appear to be rather unknown in Finland. A recent trend in the distribution of tourism products and services was considered to be product comparability and peer to peer reviews. This has emerged through digital technology and modern sharing economy. Other consumers' opinions matter more than ever as noted in section 4.4.2.

7.2 Research question 2

There have been many challenges in relation to sharing economy. As described in the previous chapter, responsibility, lack of service standards and payment methods defy the tourism industry from the tourism intermediaries' point of view. The main issue was: who do we turn to if one gets in trouble with sharing economy? This relates to the safety and confidentiality issues, which were the main constraints limiting the use of sharing economy professionally as previous research suggests in section 4.4.3. To address safety, responsibility, confidentiality and payment issues, the solution might be technology. If sharing economy services shall be integrated into the traditional travel agency booking tools, many of the obstacles could be overcome.

Furthermore, sharing economy challenges companies to respond to changing customer needs and expectations. For instance, customers favour customized and individual service when planning their vacations. A holiday package should, therefore, reflect traveller' individual motives and values. Paragraph 4.4.2 supports further this notion. To address the challenges in relation to changed customer needs, one would monitor customer demand and expectations.

7.3 Research question 3

Although sharing economy comes with many challenges, it has various opportunities for the tourism industry. Authenticity was considered as a unique selling point of sharing economy. Sharing economy allows one to interact with the local community and live the life as locals in a given destination. One could enjoy memorable experiences, feel connected with the local people and fulfil needs that were not met before. This is something an international hotel chain cannot sustain. Thus, connectivity, authenticity and individual experiences are something tourism companies, travel agencies and tour operators, could benchmark and learn from as they are established global trends for travel experiences.

In addition, sharing economy was considered to potentially offer value to business travel as well. Sharing economy could very likely provide a fresh approach to business travel when it comes to long-term business trips. A corporate traveller with a medium to long term duty overseas might have a preference to rent an apartment instead of hotel. Booking corporate travellers to stay in hotels for longer periods might not be the most cost-effective option for companies either. Hence, this could be an opportunity for business travel agencies to explore further.

Lastly, sharing economy was perceived to benefit the local environments as well, provided that it is practiced in line with local legislations, code of ethics and that the income would be directed towards the local people. Especially in third world countries, the schooling system and infrastructure could benefit from sharing economy, again, when it follows the ethical principles and the revenue from sharing economy stays in the country as opposed to international hotel chains.

Following sections move on to provide conclusions and development ideas for further studies along with evaluating the reliability and validity of the research and one's own learning.

7.4 Conclusions and development suggestions

As mentioned in the introduction, the aim of this thesis is to investigate the impacts of sharing economy to the travel agencies and tour operators. The thesis objective was approached firstly by finding out the interviewees' overall perceptions about the topic in thematic order. From there, the author moved on to study the interviewee's ideas about the possible challenges and opportunities sharing economy might generate to the tourism and travel industry.

The results of the thesis showed that, in the Finnish context, sharing economy has still relatively low impact. Based on the findings, there was some interest towards sharing economy and its possibilities. Some travel agencies and tour operators had already enabled sharing economy services by the clients' wishes. Many were interested to monitor the consumer demand and benchmark of sharing economy in their operations in order to learn from it and respond to the possible consumer demand in the future. Furthermore, consumers have the tendency to rely on peer-to-peer reviews and past traveller's opinions. Additionally, if technology allows the integration of sharing economy selection into traditional travel agency tools, then this would engage companies to participate in sharing economy.

As this thesis was approached from a relatively new perspective, the topic seemed to attract a lot of interest. For future studies, it would be beneficial to interview a larger sample of participants to improve the trustworthiness of the study. Furthermore, the research could be limited to include either accommodation or transportation sector to get more accurate and detailed results. Lastly it would be intriguing to research further how demographics impact the consumer behaviour in sharing economy across various travel agencies and tour operations, and what roles sustainability principles have in the consumption of sharing economy.

7.5 Credibility

To obtain credibility, one should only present correct and reliable results. The quality of work is measured through reliability and validity characteristics. Reliability refers to the consistency of the research outcomes and validity to having the correct research objectives throughout the process. (Kananen 2013, 176-177) In terms of credibility, this thesis suffered from having too small of a sample to provide consistent results. The researcher was investigating the correct themes throughout the process, however transcribing the results from Finnish to English unfortunately challenged the validity of the research.

7.6 Evaluation of one's own learning

This thesis project was an extremely engaging learning experience and great means for gaining more knowledge in my field of study. I am very pleased to have had the opportunity to conduct a thesis with a topic of my interest that I could relate to myself. Understanding that this project was relevant to the commissioner and stakeholders in the tourism industry, I felt motivated and working on the research problems seemed meaningful.

In the process I have learnt project management and time management skills, patience and interviewing skills. I conducted altogether nine interviews and I felt that my interviewing skills developed steadily as I would not hesitate to broaden my questions where needed and I learnt to guide the interviewees from one topic to another more smoothly towards the last interviews. I also learnt to read the interviewees to recognise which questions to present and where I needed to break down the questions.

However, I feel that I could still improve my interview results immensely. Had I given a clearer introduction to the topic, the interviewees might have been more engaged to discuss the topic. Furthermore, I might have gained better results by simply having a larger sample group of people to interview. Thus, I could have been able to provide more profound generalisations on the topic and find more similarities in the results.

I noticed a challenge in staying neutral in the interviews whilst keeping the conversation going and following the time constraints. Sometimes the interviewees had such deep expertise and insights on the topic that time management posed a challenge. Thus, for future projects, it might be beneficial to allocate more time for each conversation while also improving time management skills.

For this particular study, the theory part posed a challenge as there were only so many academic literature pieces available when looking at the topic from the chosen perspective. In any case, I found interesting sources and I enjoyed reviewing the academic literature. In my opinion my research skills improved significantly in the process of finding and reviewing sources of various kinds.

All in all, I am satisfied with the overall thesis process as it enabled me to develop my research skills and gain knowledge that will surely guide me in my future studies and career. Through this research I gained valuable skills that built confidence in progressing higher with my studies. However, as mentioned the reliability and validity aspects of the research lowered the academic value of the thesis.

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Appendices

Appendix 1. Interview questions

Customer behaviour

1. How would you describe an average customer in your company? How has customer behaviour changed within the past 10 years?
2. How has customer behaviour evolved from the beginning of modern sharing economy to this day?
3. How does the sharing economy show in different fields of tourism in your opinion (transportation, accommodation)?
4. Is sharing economy applied in you work in travel agency or tour operations?

Challenges and possibilities

5. What type of challenges sharing economy generates to tourism and travel industry from the travel intermediaries point of view (tour operators, travel agencies, business travel agencies)? How would you formulate the challenges?
6. How can sharing economy be used in tourism distribution by travel agencies and tour operators to gain benefits? Is there something unique in sharing economy?

Safety, insecurity & confidentiality?

7. What kind of safety concerns travellers have in regards of sharing economy?
8. Do travellers question sharing economy services and products from the confidentiality or safety point of view? If yes, how?
9. Has there been any related incidents when sharing economy services have been booked for travellers? If so, what kind of incidents; how were they resolved?

Perceptions and observations

10. How has your organisation’s experience been on sharing economy so far?
11. What kind of local impact sharing economy has in its generating areas? How does it show?
12. How is sharing economy perceived by the local service providers? Have perceptions changed by time?
13. Which sharing economy services have you use, could you describe the experience?

Distribution channels

14. How have distribution channels developed over the past 10 years or so? Are there any new trends in sight? How are they taken into account in your organisation?

15. Has the distribution of tourism products and services changed by the modern sharing economy?
16. From travel intermediaries' point of view, does developing technology help the bookings and distribution of travel products? Why, why not?
17. Which components impact the distribution channels you use for booking different parts of travel (hotels, flights, taxis)? Direct or indirect channels?

Appendix 2. Haastattelukysymykset

Asiakaskäyttäytyminen

1. Millainen on keskivertoasiakas teillä? Miten asiakaskäyttäytyminen on muuttunut viime vuosina?
2. Miten asiakaskäyttäytyminen on muuttunut modernin jakamistalouden aikana?
3. Miten jakamistalous näkyy mielestäsi eri matkailun toimialoilla tällä hetkellä (majoitus ja liikenne erityisesti)?
4. Näkyykö jakamistalous työssäsi matkanjärjestäjänä/ matkatoimistona?

Haasteet ja mahdollisuudet

5. Millaisia haasteita jakamistalous tuo toimialalle matkanjärjestäjien ja matkatoimistojen näkökulmasta? Miten ottaisit haasteet huomioon?
6. Miten jakamistaloutta voidaan hyödyntää matkailussa matkanjärjestäjien ja matkatoimistojen näkökulmasta? Tarjoaako jakamistalous jotain uniikkia toimialalle?

Turvallisuus, epävarmuus & luotettavuus

7. Millaisia turvallisuusaiheisia huolenaiheita matkustajille on ollut jakamistalouteen liittyen?
8. Kyseenalaistavatko asiakkaat jakamistalouden palveluita esimerkiksi luotettavuuden tai epävarmuuden näkökulmasta?
9. Onko jakamistaloudesta koitunut ongelmia asiakkaille? Jos on niin millaisia ne ovat olleet/ miten ne on saatu ratkaistua?

Käsityksiä/ havaintoja

10. Millainen organisaationne/ yrityksenne kokemus on ollut jakamistaloudesta tähän asti?
11. Mitä jakamistalouden palveluita olette itse käyttäneet, mitä mieltä olitte?
12. Millaisia paikallisia vaikutuksia jakamistaloudella on matkailun eri toimialoilla kohteissanne? Miten ne näkyvät?
13. Miten paikalliset palveluiden tarjoajat käsittävät jakamistalouden? Ovatko käsitykset tai mielipiteet muuttuneet ajan myötä?

Varauskanavat

14. Miten varauskanavanne ovat muuttuneet ajan kuluessa? Oletteko huomanneet uusia trendejä varauskanaviin liittyen? Miten ne näkyvät organisaatiossanne?
15. Auttavatko kehittyvä teknologia ja jakamistalous varausten teossa välittäjäorganisaatioiden (matkatoimistot, matkanjärjestäjät) näkökulmasta?
16. Mitä kautta olette varanneet matkan eri osia asiakkaille? Oletteko varannut jakamistalouden palveluita kuten Uber, Lyft Airnbnb, HomeExchange, HomeAway tai muita vastaavia asiakkaille?
17. Mitkä tekijät vaikuttavat siihen mitä varauskanavia käytätte eri matkanosien varauksessa (majoitus, lennot, taxi)? Suositteko suoria vai epäsuoria kanavia?